

Information to identify the case:

Debtor 1	<u> Otis McCrane Alston III </u>	Social Security number or ITIN	xxx-xx-8200
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u> Sacha Monique Vaughn </u>	Social Security number or ITIN	xxx-xx-6596
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-16897-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Otis McCrane Alston III

Sacha Monique Vaughn

8/28/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Otis McCrane Alston, III
Sacha Monique Vaughn
DebtorsCase No. 20-16897-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 26

Date Rcvd: Aug 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2020.

db/jdb +Otis McCrane Alston, III, Sacha Monique Vaughn, 35 Morse Ave, Bloomfield, NJ 07003-2219
 518845622 +Comenitycapital/mesa, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 518845623 +Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
 518845625 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 518845626 +First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave,
 Piscataway, NJ 08855-0055
 518932138 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
 518845631 +Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
 518845632 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648,
 Oklahoma City, OK 73126-0648

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 29 2020 01:45:05 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 29 2020 01:45:00 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 518935497 EDI: BECKLEE.COM Aug 29 2020 04:58:00 American Express Travel Related Services Company,,
Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518845618 +EDI: AMEREXPR.COM Aug 29 2020 04:58:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
 518845620 +EDI: CAPITALONE.COM Aug 29 2020 04:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
 518929241 +EDI: AIS.COM Aug 29 2020 04:58:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901
 518845621 +EDI: WFNNB.COM Aug 29 2020 04:58:00 Comenity Bank/Overstock, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
 518924456 EDI: DISCOVER.COM Aug 29 2020 04:58:00 Discover Bank, Discover Products Inc,
Po Box 3025, New Albany, OH 43054-3025
 518845624 +EDI: DISCOVER.COM Aug 29 2020 04:58:00 Discover Financial, Attn: Bankruptcy,
Po Box 3025, New Albany, OH 43054-3025
 518921937 E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 29 2020 01:53:13
Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368,
Greenville, SC 29603-0368
 518845627 +E-mail/Text: bankruptcy@flagshipcredit.com Aug 29 2020 01:45:18 Flagship Credit Acceptance,
Attn: Bankruptcy, Po Box 965, Chadds Ford, PA 19317-0643
 518845628 E-mail/Text: GOLFTBankruptcy@gatewayonlending.com Aug 29 2020 01:43:43
Gateway One Lending & Finance, 175 North Riverview Drive, Suite 100, Anaheim, CA 92808
 518922052 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 29 2020 01:53:33 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 518921936 E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 29 2020 01:54:39 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 518845629 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 29 2020 01:54:39
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
 518845633 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 29 2020 01:53:54 Ollo Card Services,
Po Box 9222, Old Bethpage, NY 11804-9222
 518845634 +EDI: RMSC.COM Aug 29 2020 04:58:00 Synchrony Bank/Mattress Firm, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
 518845635 E-mail/Text: bknotice@upgrade.com Aug 29 2020 01:43:53 Upgrade, Inc., 275 Battery Street,
23rd Floor, San Francisco, CA 94111

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518845619* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 518845630* +Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
 TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 26

Date Rcvd: Aug 28, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2020 at the address(es) listed below:

Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Jeremias E Batista on behalf of Joint Debtor Sacha Monique Vaughn Notices@jeremiasbatista.com,
g26967@notify.cincompass.com/r51704@notify.bestcase.com
Jeremias E Batista on behalf of Debtor Otis McCrane Alston, III Notices@jeremiasbatista.com,
g26967@notify.cincompass.com/r51704@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5